

Information to identify the case:

Debtor 1	Katrina Renee Fuller			Social Security number or ITIN xxx-xx-7833
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)				Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court District of Utah				
Case number: 15-26879 WTT		Chapter 7	Petition date: 7/22/15	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Katrina Renee Fuller
aka Trina Fuller, aka Kat Fuller

1/6/16

By the court: William T. Thurman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Katrina Renee Fuller
Debtor

Case No. 15-26879-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 27

Date Rcvd: Jan 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2016.

db +Katrina Renee Fuller, PO Box 140, Fountain Green, UT 84632-0140
9921982 +Ameritech College, 2035 north 550 west, Provo, UT 84604-2412
9921984 +Bonneville Collections, 6026 Fashion Point Dr, Ogden, UT 84403-4851
9921988 +Courtesy Auto Credit, 1420 South 500 West, Salt Lake City, UT 84115-5149
9921987 +Credit Management, 105 N Wheeler Ave, Grand Island, NE 68801-6102
9921989 +Eastwood Rentals, 710s 100e #67, Mount Pleasant, UT 84647-2021
9921991 FedLoan Services, P.O. Box 530210, Atlanta, GA 30353-0210
9921992 +Granger Medical, 3725 4100 S, West Valley City, UT 84120-5530
9921994 +IHC, 36 State St, Salt Lake City, UT 84111-1401
9921995 +Michael Harrison Collections, 211 S 200 E, Price, UT 84501-3016
9921996 +Midland Funding, 2365 Northside Dr, San Diego, CA 92108-2709
9921997 +Monterey Collection, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
9922001 +Outsource Receivalbes, 372 24th St #300, Ogden, UT 84401-1438
9922002 +Professional Collections, 211 S 200 EAST 1, Price, UT 84501-3016
9922003 +Rally Motor Credit, 1420 500 W, Salt Lake City, UT 84115-5149
9922004 Stellar Recovery, 1327 HIGHWAY 2 WES 100, Kalispell, MT 59901
9922005 UHEAA, PO BOX 145108, SALT LAKE CITY, UT 84114-5108
9922006 +West Jordan Kids Care, 2655 9000 S, West Jordan, UT 84088-8542
9922007 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,
SALT LAKE CITY UT 84130-0709
(address filed with court: Zions Bank, 1 Main St, Salt Lake City, UT 84133)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9921983 +EDI: CINGMIDLAND.COM Jan 07 2016 00:18:00 AT&T, 1801 Valley View Ln,
Farmers Branch, TX 75234-8906
9921985 EDI: RMSC.COM Jan 07 2016 00:19:00 Care Credit / Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061
9921986 +E-mail/Text: bklaw2@centurylink.com Jan 07 2016 00:45:17 CenturyLink, 100 Centurylink Dr,
Monroe, LA 71203-2041
9921990 +E-mail/Text: bankruptcy@expressrecovery.com Jan 07 2016 00:44:57 Express Recovery Services,
2790 Decker Lake Dr, West Valley City, UT 84119-2057
9921993 +EDI: IIC9.COM Jan 07 2016 00:18:00 IC Systems, P.O. BOX 64378, St. Paul, MN 55164-0378
9921998 +E-mail/Text: wendy@mountainlandcollections.com Jan 07 2016 00:46:01
Mountainland Collections, PO Box 1280, American Fork, UT 84003-6280
9921999 +E-mail/Text: bkclerk@north-american-recovery.com Jan 07 2016 00:45:20 NAR Inc,
1600 West 2200 South #410, West Valley City, UT 84119-7240
9922000 +E-mail/Text: orsbankruptcy@utah.gov Jan 07 2016 00:46:20
Office of Recovery Services, State of Utah, PO Box 45011, Salt Lake City, UT 84145-0011
TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked ''+'' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2016 at the address(es) listed below:

Jacob R. Powell on behalf of Debtor Katrina Renee Fuller jacobrpowell@gmail.com
Kenneth A. Rushton tr KRus8416@aol.com, UT01@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3